

Information to identify the case:

Debtor 1	<u>Gregg Sakenas</u>	Social Security number or ITIN	xxx-xx-0299
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-27088-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gregg Sakenas

12/7/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gregg Sakenas
 Debtor

Case No. 18-27088-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db +Gregg Sakenas, 831 Saint Regis Court, West Deptford, Nj 08051-2047
 517722837 +Apex Asset Mangement, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
 517722839 #+Heart House, 570 Egg Harbor Road, Suite B-1, Sewell, NJ 08080-2359
 517722840 +Horizon Blue Cross, PO Box 10193, Newark, NJ 07101-3117
 517722841 +Inspira Medical Group, 1120 Delsea Drive North, Glassboro, NJ 08028-1444
 517722842 +Lighthouse Mays Landing, 5034 Atlantic Avenue, Mays Landing, NJ 08330-2022
 517722844 +Quicken Loans, Inc, KML Law Group, Inc, 216 Haddon Avenue, Collingswood, NJ 08108-1120
 517722845 Realty Solutions, 415 South WHP, Audubon, NJ 08106
 517722847 +Xfinity Comcast, PO Box 7500, Southeastern, PA 19398-7500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2018 00:48:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 08 2018 00:47:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517722838 EDI: DISCOVER.COM Dec 08 2018 05:13:00 Discover Card, PO Box 30395, 84130

517722843 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 08 2018 00:48:27 Quicken Loans, Inc,
 1050 Woodward Avenue, Detroit, MI 48226-1906

517722846 +E-mail/Text: jboehler@shorememorial.org Dec 08 2018 00:49:12 Shore Memorial hospital,
 100 Medical Center Way, Somers Point, NJ 08244-2389

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
 Andrew M. Carroll on behalf of Debtor Gregg Sakenas AndrewCarrollEsq@gmail.com
 Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5